

**Exhibit 19**

**Excerpts of July 18, 2014 J. Hill Deposition Transcript**

<p style="text-align: right;">Page 1</p> <p>1 JOHN W. HILL  2 UNITED STATES BANKRUPTCY COURT  3 FOR THE EASTERN DISTRICT OF MICHIGAN  4 - - -  5 In Re: ) Chapter 9  6  7 City of Detroit, Michigan, )  8  9 Debtor. ) Hon. Steven Rhodes  10 _____  11  12  13 The Videotaped deposition of JOHN W. HILL  14 Taken at 51 Louisiana Avenue, N.W.,  15 Washington, D.C.  16 Commencing at 9:03 a.m.  17 Friday, July 18, 2014  18 Before: Gail L. Inghram Verbano  19 Registered Diplomat Reporter,  20 Certified Realtime Reporter,  21 Certified Shorthand Reporter-CA (No. 8635)  22  23  24  25</p>	<p style="text-align: right;">Page 3</p> <p>1 JOHN W. HILL  2 DAN BARNOWSKI, ESQ.  3 DENTONS US, LLP  4 1301 K Street, N.W.  5 Suite 600, East Tower  6 Washington, D.C. 20005  7 Appearing on behalf of the Retiree Committee.  8  9  10  11 DOUGLAS SMITH, ESQ.  12 KIRKLAND &amp; ELLIS, LLP  13 300 North LaSalle  14 Chicago, Illinois 60654  15 Appearing on behalf of Syncora Guarantee, Inc.,  16 and Syncora Capital Assurance, Inc.  17  18  19  20  21  22  23  24  25</p>
<p style="text-align: right;">Page 2</p> <p>1 JOHN W. HILL  2 APPEARANCES:  3  4 FRANK J. GUADAGNINO, ESQ.  5 CLARK HILL, PLC  6 301 Grant Street, 14th Floor  7 Pittsburgh, PA 15219  8 Appearing on behalf of the Retirement Systems  9 for the City of Detroit.  10  11  12  13 GEOFFREY S. STEWART, ESQ.,  14 DAN T. MOSS, ESQ.,  15 BENJAMIN FRIEDMAN, ESQ.  16 JONES DAY  17 51 Louisiana Avenue, Northwest  18 Washington, D.C. 20001  19 Appearing on behalf of the Debtor and the Witness.  20  21  22  23  24  25</p>	<p style="text-align: right;">Page 4</p> <p>1 JOHN W. HILL  2 MICHAEL BHARGAVA, ESQ.,  3 ANA VUCETIC (Law Clerk),  4 MOLLY FEIDEN (law Clerk)  5 CHADBOURNE &amp; PARKE, LLP  6 1200 New Hampshire Avenue, NW  7 Washington, D.C. 20036  8 Appearing on behalf of Creditor Assured  9 Guaranty.  10  11  12  13 TELEPHONIC APPEARANCES:  14  15  16 BRENDA L. FUNK, ESQ.  17 WEIL, GOTSHAL &amp; MANGES, LLP  18 700 Louisiana, Suite 1700  19 Houston, Texas 77002  20 Appearing on behalf of Financial Guaranty  21 Insurance Company.  22  23  24  25</p>

Pages 1 to 4

<p style="text-align: right;">Page 173</p> <p>1                   <b>JOHN W. HILL</b></p> <p>2           Q. Well, you're saying that there are these</p> <p>3 grants that could result in improving business and</p> <p>4 the economy of Detroit that private entities or</p> <p>5 other entities are receiving. You're aware of</p> <p>6 that; correct?</p> <p>7           <b>A. Certainly the -- yes, absolutely.</b></p> <p>8           Q. And so there are grants the federal</p> <p>9 government gives to entities other than the City</p> <p>10 that in the future could have the effect of</p> <p>11 increasing the City's revenues or decreasing its</p> <p>12 costs; correct?</p> <p>13           <b>A. Again, it's -- it could have the effect.</b></p> <p>14 <b>And -- yes, efforts underway to have federal --</b></p> <p>15 <b>federal grants that go to other entities could</b></p> <p>16 <b>have an effect on the revenues in the city.</b></p> <p>17           Q. And have you ever heard of the Revised</p> <p>18 Judicature Act of 1961?</p> <p>19           <b>A. No.</b></p> <p>20           Q. So you don't know what it provides?</p> <p>21           <b>A. No. I'm not --</b></p> <p>22           Q. Do you know if the, one way or the</p> <p>23 other, whether the City has ever paid any</p> <p>24 judgments covered by the Revised Judicature Act?</p> <p>25           <b>A. I know that the City has paid judgments</b></p>	<p style="text-align: right;">Page 175</p> <p>1                   JOHN W. HILL</p> <p>2 in order to pay judgments against the City?</p> <p>3           <b>A. I know that that has happened.</b></p> <p>4           Q. I mean, were you ever -- did you -- I</p> <p>5 mean -- but you can't give me any of the specifics</p> <p>6 of those instances where that's happened?</p> <p>7           <b>A. No. Like I said, it was just in some</b></p> <p>8 <b>materials that I was actually looking at, and I</b></p> <p>9 <b>don't recall the specifics of it. But I do know</b></p> <p>10 <b>that they were relatively small. And whenever</b></p> <p>11 <b>that would be done, collectability is an issue.</b></p> <p>12           Q. Well, did the City pay those judgments?</p> <p>13           <b>A. The judgments were paid, yes.</b></p> <p>14           Q. And the City paid the judgments by</p> <p>15 increasing property taxes in full?</p> <p>16           <b>A. Yeah. And as I said, they were small.</b></p> <p>17           Q. But they -- the City paid them in full?</p> <p>18           <b>A. Yes.</b></p> <p>19           Q. Do you know if the City used money from</p> <p>20 the general fund -- well, it raised property</p> <p>21 taxes, I guess, is the answer to that.</p> <p>22           Do you know whether there are instances</p> <p>23 where creditors threaten to invoke the law to</p> <p>24 require the City to pay judgments by increasing</p> <p>25 property taxes?</p>
<p style="text-align: right;">Page 174</p> <p>1                   <b>JOHN W. HILL</b></p> <p>2 <b>before and -- but the name of the act I'm not</b></p> <p>3 <b>familiar with.</b></p> <p>4           Q. Okay. What are you familiar with or</p> <p>5 what were you thinking of?</p> <p>6           <b>A. I know that there have been a couple of</b></p> <p>7 <b>instances where there have been judgments in which</b></p> <p>8 <b>the City has increased property taxes in order to</b></p> <p>9 <b>pay for those judgments, but I only know of a</b></p> <p>10 <b>couple of instances.</b></p> <p>11           Q. What are those instances that you're</p> <p>12 aware of?</p> <p>13           <b>A. I couldn't -- I couldn't give you the</b></p> <p>14 <b>specifics of them. I know of -- I know of two.</b></p> <p>15           Q. Do you know when they occurred?</p> <p>16           <b>A. Quite a while ago.</b></p> <p>17           <b>And it was -- and it was in a -- a</b></p> <p>18 <b>document that I was looking at, but I don't know</b></p> <p>19 <b>the specifics of it.</b></p> <p>20           Q. Okay. But you know that the City can</p> <p>21 increase property tax to pay judgments against the</p> <p>22 City; correct?</p> <p>23           <b>A. I know that that's a possibility.</b></p> <p>24           Q. And you know it's -- that the City can</p> <p>25 increase property taxes above statutory maximums</p>	<p style="text-align: right;">Page 176</p> <p>1                   JOHN W. HILL</p> <p>2           <b>A. I know of no specific lease. I'd have</b></p> <p>3 <b>to know what you meant by threats.</b></p> <p>4           Q. Well, you mentioned that it actually</p> <p>5 occurred in two instances. And I'm just wondering</p> <p>6 whether there was a possibility of it occurring in</p> <p>7 any other instances other than the two?</p> <p>8           <b>A. Not that I'm aware of. I wasn't here</b></p> <p>9 <b>when it occurred. I just know from the documents</b></p> <p>10 <b>I've read.</b></p> <p>11           Q. Okay.</p> <p>12           MR. STEWART: Do you want --</p> <p>13           MR. SMITH: Sure, we can.</p> <p>14           MR. STEWART: As you know, I never like</p> <p>15 to take breaks.</p> <p>16           MR. SMITH: But I think the court</p> <p>17 reporter deserves one.</p> <p>18           THE VIDEOGRAPHER: Going off the record</p> <p>19 at 12:59. This the end of Tape No. 3.</p> <p>20           MR. STEWART: So we had another minute.</p> <p>21 (Luncheon recess from 12:59 p.m. to</p> <p>22 1:35 p.m.)</p> <p>23           THE VIDEOGRAPHER: We are back on the</p> <p>24 record at 1:35. This is the beginning of</p> <p>25 Tape No. 4.</p>

Pages 173 to 176

<p style="text-align: right;">Page 209</p> <p>1                   <b>JOHN W. HILL</b></p> <p>2           Q. And then on the -- in this next column</p> <p>3 over towards the top, the first complete sentence</p> <p>4 says, "Currently there are several proposed</p> <p>5 recovery plans, but none of them have associated</p> <p>6 plans for implementation."</p> <p>7           Do you see that?</p> <p>8           <b>A. Yeah. That's not -- that's not what I</b></p> <p>9 <b>said.</b></p> <p>10          Q. Okay. What are the -- what are the --</p> <p>11 what did you say, basically, is what I want to</p> <p>12 know.</p> <p>13          <b>A. What I said was that there are several</b></p> <p>14 <b>proposed restructuring initiatives, okay, and that</b></p> <p>15 <b>the detailed plans associated with the</b></p> <p>16 <b>implementation of those initiatives are just now</b></p> <p>17 <b>being done. So that's what I said.</b></p> <p>18          But --</p> <p>19          Q. And it's true today that the detailed</p> <p>20 plans for implementation of all the restructuring</p> <p>21 initiatives aren't all completed?</p> <p>22          <b>A. Exactly. Exactly.</b></p> <p>23          Q. The -- if you look two sentences down,</p> <p>24 it says, "To conclude, Hill said to improve</p> <p>25 Detroit's fiscal performance in the future, the</p>	<p style="text-align: right;">Page 211</p> <p>1                   <b>JOHN W. HILL</b></p> <p>2           Q. And a commitment from business leaders</p> <p>3 to support the City's restructuring process is</p> <p>4 also necessary for Detroit's improved fiscal</p> <p>5 performance in the future?</p> <p>6           <b>A. Yes.</b></p> <p>7           Q. What efforts, I mean, if any, has the</p> <p>8 City taken to get commitments from business</p> <p>9 leaders to support the City?</p> <p>10          <b>A. Well, there are a number of efforts.</b></p> <p>11 <b>The City has asked for business leaders -- and</b></p> <p>12 <b>when I say "business," I mean nonpublic sector</b></p> <p>13 <b>leaders -- to help in -- park maintenance, for</b></p> <p>14 <b>instance, there's a huge project to have parks</b></p> <p>15 <b>actually adopted by business leaders as well as by</b></p> <p>16 <b>churches.</b></p> <p>17          Business leaders have been asked to</p> <p>18 support lien process efforts, and a number have</p> <p>19 volunteered to help look at certain processes.</p> <p>20 Procurement process was one of them. There is a</p> <p>21 whole list of various processes.</p> <p>22          So it's using business expertise to help</p> <p>23 think through strategies for improving city</p> <p>24 services, is what I meant by that.</p> <p>25          Q. Is it fair to say that the business</p>
<p style="text-align: right;">Page 210</p> <p>1                   JOHN W. HILL</p> <p>2 following would be needed: a commitment to</p> <p>3 restructure the City from the bottom up; the</p> <p>4 provision of new services that would make the city</p> <p>5 attractive to new residents (such as mass</p> <p>6 transit,) a commitment from business leaders to</p> <p>7 support the city's restructuring process, and</p> <p>8 long-term financial monitoring after exiting</p> <p>9 bankruptcy."</p> <p>10          Does that summary accurately reflect</p> <p>11 what you said?</p> <p>12          <b>A. That's very accurate, yes.</b></p> <p>13          Q. And when you say that you need a</p> <p>14 commitment to restructure the City from the bottom</p> <p>15 up in order to improve Detroit's fiscal</p> <p>16 performance in the future, what do you mean by</p> <p>17 that?</p> <p>18          <b>A. Well, it was part of the restructuring</b></p> <p>19 <b>initiative that we go department by department, as</b></p> <p>20 <b>we're doing with the finance restructuring, and</b></p> <p>21 <b>look at the various work flows, the people that</b></p> <p>22 <b>are needed to be able to do those work flows. And</b></p> <p>23 <b>then we're literally reconstructing the finance</b></p> <p>24 <b>operation. And so that's a model that I think we</b></p> <p>25 <b>could use in all of the departments.</b></p>	<p style="text-align: right;">Page 212</p> <p>1                   JOHN W. HILL</p> <p>2 community has already committed to give Detroit</p> <p>3 free assistance in its efforts to improve its</p> <p>4 fiscal situation?</p> <p>5          <b>A. There have been commitments -- there</b></p> <p>6 <b>have been opportunities where the business</b></p> <p>7 <b>community has stepped up. And there are other</b></p> <p>8 <b>places, especially around blight, where the</b></p> <p>9 <b>business community has offered and has committed</b></p> <p>10 <b>to help.</b></p> <p>11          Q. What kind of commitments has the</p> <p>12 business community made to assist with blight</p> <p>13 reduction?</p> <p>14          <b>A. Certainly a lot of the blight plan that</b></p> <p>15 <b>was put together was funded by outside support,</b></p> <p>16 <b>which provided a lot of important information</b></p> <p>17 <b>about the magnitude of blight in the community.</b></p> <p>18 <b>So there have already been efforts that have</b></p> <p>19 <b>helped.</b></p> <p>20          Q. Okay. I mean, if you can give me</p> <p>21 specifics, what are the businesses going to do to</p> <p>22 reduce blight?</p> <p>23          <b>A. Well, what are they going to do to</b></p> <p>24 <b>reduce -- well, the first thing is helping out in</b></p> <p>25 <b>pulling together the strategies and understanding</b></p>

Pages 209 to 212

<p style="text-align: right;">Page 213</p> <p>1               <b>JOHN W. HILL</b></p> <p>2   <b>where blight -- where blight is, which has been</b></p> <p>3   <b>part of the work that they're doing, and</b></p> <p>4   <b>documenting it in a way that you can go back to</b></p> <p>5   <b>those neighborhoods and make sure that that's</b></p> <p>6   <b>what's occurring there. So in a volunteer effort,</b></p> <p>7   <b>those are the ways.</b></p> <p>8               <b>The other ways that they help through</b></p> <p>9   <b>contracts is, much of the -- some of the blight</b></p> <p>10 <b>removal is actually going to be done through</b></p> <p>11 <b>contracts with businesses or contracting with the</b></p> <p>12 <b>City and be able to help.</b></p> <p>13       Q. Are there developers in Detroit that</p> <p>14 hope that the -- or expect that the</p> <p>15 blight-reduction efforts will increase their</p> <p>16 property values in the city?</p> <p>17       MR. STEWART: Objection.</p> <p>18       THE WITNESS: I don't know specifically</p> <p>19 what -- what developers think.</p> <p>20 BY MR. SMITH:</p> <p>21       Q. Do you expect the blight reduction or is</p> <p>22 it the City's intent that it increases property</p> <p>23 values?</p> <p>24       <b>A. Yes.</b></p> <p>25       <b>(Exhibit Hill-4 was marked for</b></p>	<p style="text-align: right;">Page 215</p> <p>1               <b>JOHN W. HILL</b></p> <p>2   that says, "District of Columbia, What Caused the</p> <p>3   Financial Crisis."</p> <p>4       Do you see that one?</p> <p>5       <b>A. Yes.</b></p> <p>6       Q. Okay. One thing that was a problem in</p> <p>7   the District of Columbia that I think you already</p> <p>8   mentioned was government was bloated; correct?</p> <p>9       <b>A. Yes.</b></p> <p>10       Q. And was government bloat also a problem</p> <p>11 leading to Detroit's financial crisis?</p> <p>12       <b>A. I don't know that.</b></p> <p>13       Q. You just don't know one way or the</p> <p>14 other?</p> <p>15       <b>A. Well, I know that the current levels of</b></p> <p>16 <b>employment in Detroit government -- the current</b></p> <p>17 <b>levels are below what's going to be needed in</b></p> <p>18 <b>order to run the City on an ongoing basis. So --</b></p> <p>19 <b>because over time the City has shrunk</b></p> <p>20 <b>substantially.</b></p> <p>21       Q. Do you believe that it was necessary for</p> <p>22 Detroit to shrink -- its government to shrink in</p> <p>23 size to better serve the population?</p> <p>24       <b>A. I haven't looked at the size of the</b></p> <p>25 <b>government before versus how it is now; but I do</b></p>
<p style="text-align: right;">Page 214</p> <p>1               <b>JOHN W. HILL</b></p> <p>2   <b>identification.)</b></p> <p>3 BY MR. SMITH:</p> <p>4       Q. I'm going to hand you what I'm going --</p> <p>5 what I've marked as Exhibit 4. Is this a copy of</p> <p>6 your presentation at the Federal Reserve meeting?</p> <p>7       <b>A. Yes.</b></p> <p>8       Q. And in it you talk about Washington,</p> <p>9 D.C., and Detroit; correct?</p> <p>10       <b>A. Yes.</b></p> <p>11       Q. And is this presentation similar to the</p> <p>12 type of testimony you want to be able to provide</p> <p>13 to the Court? Or not?</p> <p>14       <b>A. No. There's not a -- no. There isn't a</b></p> <p>15 <b>connection.</b></p> <p>16       Q. That's okay. That's fine.</p> <p>17       (Simultaneous cross-talk.)</p> <p>18       <b>A. I didn't say there's no connection, but</b></p> <p>19 <b>this wasn't in preparation for testimony to a</b></p> <p>20 <b>Court. This was a --</b></p> <p>21       Q. No. I understand. I'm just trying to</p> <p>22 get a sense of whether this is the kind of thing</p> <p>23 you would be talking about, not . . .</p> <p>24       Well, why don't I ask you this: If you</p> <p>25 look at the slide, I think it's the third slide in</p>	<p style="text-align: right;">Page 216</p> <p>1               <b>JOHN W. HILL</b></p> <p>2   <b>know that it's smaller. There are fewer employees</b></p> <p>3 <b>in the government now than there were.</b></p> <p>4       Q. Another factor that I think you already</p> <p>5 mentioned in the District of Columbia and Detroit</p> <p>6 contributing to financial crisis was poor</p> <p>7 collection of taxes. Is that true?</p> <p>8       <b>A. Yes.</b></p> <p>9       Q. And then if we -- a couple of slides</p> <p>10 later, there's one called the "City of Detroit,</p> <p>11 What Caused the Financial Crisis?"</p> <p>12       <b>A. Is that the title of it?</b></p> <p>13       Q. Yeah. "City of Detroit, What Caused the</p> <p>14 Fiscal Crisis?" Are you there?</p> <p>15       <b>A. Uh-huh.</b></p> <p>16       Q. The last bullet says, "Disinvestment in</p> <p>17 infrastructure and systems of control."</p> <p>18       Do you see that?</p> <p>19       <b>A. Yes.</b></p> <p>20       Q. What systems of control are you talking</p> <p>21 about that contributed to the financial crisis in</p> <p>22 Detroit?</p> <p>23       <b>A. I'm talking about the -- the financial</b></p> <p>24 <b>system itself, which is -- which is outdated and</b></p> <p>25 <b>was not fully implemented at the time that it was</b></p>

Pages 213 to 216

<p style="text-align: right;">Page 309</p> <p>1                   <b>JOHN W. HILL</b></p> <p>2           Q. Were there other advisers involved in</p> <p>3 the litigation that were present at the revenue</p> <p>4 conference proceedings --</p> <p>5           MR. STEWART: Objection -- objection.</p> <p>6 BY MR. SMITH:</p> <p>7           Q. -- other than Conway MacKenzie and</p> <p>8 Ernst &amp; Young?</p> <p>9           <b>A. Conway MacKenzie and Ernst &amp; Young were</b></p> <p>10 <b>involved. I don't know of other consultants that</b></p> <p>11 <b>were involved.</b></p> <p>12                   <b>(Exhibit Hill-22 was marked for</b></p> <p>13 <b>identification.)</b></p> <p>14 BY MR. SMITH:</p> <p>15           Q. I'm going to hand you what's been marked</p> <p>16 as Exhibit 22, a copy of a judgment. Can you tell</p> <p>17 me anything about that judgment? Or do you have</p> <p>18 no information about it?</p> <p>19           <b>A. I don't know anything about this</b></p> <p>20 <b>judgment.</b></p> <p>21                   <b>(Exhibit Hill-23 was marked for</b></p> <p>22 <b>identification.)</b></p> <p>23 BY MR. SMITH:</p> <p>24           Q. And I'm going to hand you a copy of</p> <p>25 Exhibit 23. Can you let me know if you have</p>	<p style="text-align: right;">Page 311</p> <p>1                   <b>JOHN W. HILL</b></p> <p>2           Q. And are those the judgments --</p> <p>3 Exhibit 22 and 23, are those the judgments where</p> <p>4 the City ended up raising property tax to pay</p> <p>5 them?</p> <p>6           <b>A. Yes. I believe they are.</b></p> <p>7           Q. You see, for example, Exhibit 23 was for</p> <p>8 \$74 million?</p> <p>9           <b>A. Yes.</b></p> <p>10           Q. And how much was the other one?</p> <p>11           <b>A. This was the 111 million.</b></p> <p>12           Q. 111 million; is that correct?</p> <p>13           MR. STEWART: Is it 22 or 23?</p> <p>14           MR. SMITH: 22.</p> <p>15           THE WITNESS: I don't know this one.</p> <p>16 BY MR. SMITH:</p> <p>17           Q. Mr. Hill, do you use your private email</p> <p>18 for work-related matters?</p> <p>19           <b>A. No. There may have been occasions</b></p> <p>20 <b>where, because I'm using my phone, that I might be</b></p> <p>21 <b>typing an email. On the iPhone, you flip through</b></p> <p>22 <b>the email accounts before you send it. So there</b></p> <p>23 <b>may have been an occasion where I've used it. But</b></p> <p>24 <b>I don't routinely use my private email.</b></p> <p>25           Q. You've got an email account that's</p>
<p style="text-align: right;">Page 310</p> <p>1                   JOHN W. HILL</p> <p>2 any --</p> <p>3           MR. MOSS: Sorry. Exhibit what?</p> <p>4           MR. SMITH: Exhibit 23.</p> <p>5 BY MR. SMITH:</p> <p>6           Q. Can you let me know if you have any</p> <p>7 information about that judgment.</p> <p>8           MR. STEWART: You gave me one that</p> <p>9 has -- it's highlighted. Not that I object,</p> <p>10 but I don't know if you gave me your copy.</p> <p>11           MR. SMITH: My highlighting will be</p> <p>12 fascinating.</p> <p>13                   (Simultaneous cross-talk.)</p> <p>14           MR. STEWART: I didn't want to get one</p> <p>15 that had any of your work product on it.</p> <p>16 BY MR. SMITH:</p> <p>17           Q. Mr. Hill, can you tell me anything about</p> <p>18 the judgment in Exhibit 23?</p> <p>19           <b>A. I don't know these judgments</b></p> <p>20 <b>specifically, I mean, the purpose of the</b></p> <p>21 <b>judgments.</b></p> <p>22           Q. Do you know anything about these</p> <p>23 judgments?</p> <p>24           <b>A. I believe that these are the judgments</b></p> <p>25 <b>that -- where there was a demand payment.</b></p>	<p style="text-align: right;">Page 312</p> <p>1                   JOHN W. HILL</p> <p>2 jhill@hillgroup.com?</p> <p>3           <b>A. Yes.</b></p> <p>4           Q. And don't you use that for work-related</p> <p>5 matters?</p> <p>6           <b>A. I have -- I've used that mostly when I</b></p> <p>7 <b>was on -- when I was doing the work as a</b></p> <p>8 <b>consultant, so there may be some emails in there.</b></p> <p>9 <b>I've tried to use my Detroit email only for</b></p> <p>10 <b>business as CFO.</b></p> <p>11           Q. And you've got another personal email</p> <p>12 account; is that correct?</p> <p>13           <b>A. I have several other personal email</b></p> <p>14 <b>accounts.</b></p> <p>15           Q. Okay. Have any of your personal email</p> <p>16 accounts been searched for relevant documents in</p> <p>17 this case?</p> <p>18           <b>A. I don't know what's been searched. I</b></p> <p>19 <b>don't know.</b></p> <p>20           Q. Were there any other relevant aspects of</p> <p>21 the Washington, D.C., experience that we haven't</p> <p>22 talked about?</p> <p>23           MR. STEWART: Objection.</p> <p>24           THE WITNESS: Yes.</p> <p>25 BY MR. SMITH:</p>

Pages 309 to 312